

Debts Discharge,

OR SOME
CONSIDERATIONS
ON

ROM. 13. 8. the former Part.
*Owe nothing to any man, but to
love one another.*

Being an Endeavour to state
that Case of Conscience, and de-
signed to perswade all men to get
and keep out of Debt as much as
may be.

By C. Morton

The wicked borroweth, and payeth not again,
Psal. 37. 21.

The borrower is servant to the lender, Pro. 22. 7.

*Post Tringita Dies a Judice Constitutos, Debi-
tor non solvens, vinctus compedibus, atq; in
nervo, tradebatur creditori, qui eum domi cen-
Fumentum cogebat operari, quoad sibi satis-
factum esset. In Legib. 12. Tab. ut refert
Aulus Gellius.*

L O N D O N,

Printed for Tho Cockerill, -at the Three Legs in
the Poultry, over against the Stocks Market.

1 6 8 4.

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E R R A T A.

Page 19 line 22. for *compound*, read *become bound*.
 page 45 line 27. for *oblatum*, read *ablatum*.
 Page 48 line 10. for *Halter*, read *Halfer*. Page
 49 line 8. for *houses*, read *horses*. Page 59 line 7.
 for *rendes*, read *renders*.

Debts discharge :

O R,

Some Considerations on *Rom.*
13. 8. the former Part, *Owe*
nothing to any man, but to love
one another.

TH E Apostle having in the 12. chap.
discoursed of divers *Ethical* Vertues;
he comes in this 13th. to treat of
some *Politicals* ; particularly of O-
bedience to Governors from v. 1. to 7th ; and
of *common Justice* to one another, from 7. to
11. In the former he presses Subjection by
Arguments drawn from the *Fountain* and
Streams of Government.

1. The *Fountain* thereof is Gods *Ordinati-*
on , v. 1. *No power but of God* — The
powers that be, are ordained of God. Whence
he infers this corollary ; Therefore they that

resist Government, *resist Gods Ordinance*, and receive to themselves *Judgment*, (*κρίμα*) not only of men, but of God, whose Ordinance is violated by them, v. 2.

2. His second Argument is taken out of the *Streams*, the *use* and *Benefits* of Magistracy, which are (according to Gods Ordination) *praise* and encouragement of *good works*, and a *terror* only to those *evils* (our own, or others) which might hurt us: And therefore it is said, *He is a minister of God unto thee for good*, v. 3, 4.

From both these Arguments he infers a necessity of subordination (*υποτασσεται*) v. 5. *Wherefore we must needs be subject*, and that *not only for wrath* (for fear of punishment by humane laws, whereby the vilest men are some way impelled or restrained) *but for conscience sake*, as genuine Christians who acknowledge this subjection necessary by Divine Precept, and therefore readily comply with such Magistratical commands, as they judge agreeable to the Will of God (*usq; ad aras*) This practical judging according to the rule of Conscience (Gods holy word) is necessary for conscientious obedience; and a modest enquiry into the Reasons of Superiors commands, doth no more derogate from the Dignity of the commanders, than examining Doctrines in matters of Faith,

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does

does from the Preachers of the word ; which this very Apostle commands often, and commends in the *Bereans* as a noble industry.

He proceeds to shew, why men do, or ought to pay tribute, v. 6. *For this cause pay you tribute also, for they are Gods Ministers.* For this cause, namely, *Conscience*: Because Christ commands it, *Matth. 22. 21.* And because they are *Gods Ministers*.

He subjoins another Reason, enforcing even natural conscience by common equity, if there were no Christianity in men ; and that is, *Attending continually upon this very thing,* namely, the Ministry of God *for your good* (according to their afore-noted Constitution). Now, as express Law, and common Reason, require provision for the *Ministers of Worship*, to carry on their service, and maintain their persons (*they who attend on the Altar must live of the Altar*); so the same Law and Reason requires support to the *Ministers of Justice*, whose publick Service, and honourable state, (necessary thereunto) cannot be maintained without an answerable common contribution.

He concludes this discourse of Magistrates, and passes over to the other branch, *common Justice*, with a general Exhortation, *Render therefore to all their dues.* v. 7. To the *Magistrates*, their *Tributes, Customs, Fear, Ho-*

nour; and to *all others*, their proprieties and due debts; be just to all; be behind-hand with no man; if you pay it not, it still remains due; *right never rots*; You are still debtors in equity, which I would not have you be (says God by the Apostle) *Owe nothing to any man but love.*

In the Words there is mentioned a twofold debt; one that is incumbent only upon one party, and this is *debt proper*; the other is reciprocal, and incumbent on both, *Love*; (*love one another*) which is a *debt metaphorical*. 'Tis the *proper debt* (*res alienum*) of which we intend now more fully to discourse.

This in the present prohibition seems absolutely and universally forbidden; *nothing; not to any man*; Prince, or Subject, high or low. But if you look back to v. 7. (*Render to all their dues*); That hints to us a limited sense, in which I conceive it must be understood: Not that to be in debt is absolutely and in it self unlawful; but such a wilful owing is forbidden, as detains anothers *due* without his free approbation and consent; that renders it not, when it is required of him.

Seeing therefore the matter admits of a distinction of *lawful* and *unlawful* owing; we shall treat of both, that the case of conscience may

Owe nothing to any man.

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may be more fully resolved. And first of lawful Debt.

1. Debt is *lawful in it self*, for it is one of the species or kinds of contract founded on mans dominion over his own proprieties; namely, that between Lender and Borrower, which may be thus defined.

A contract, wherein one that has full dominion of money, (or any other thing valuable by money) placeth it for a time in the hand and for the use of another, only for his profit. In which,

1. *Full Dominion*; It signifies a compleat right and propriety in a thing, or a sufficient trust committed by such a Proprietor; and both the Proprietor and Trustee must have an actual power and capacity prudently to dispose of it: Therefore *Children* under age or years of discretion; *mad-men* under distempers; men of weaker understanding, and in this matter apt to be imposed upon; *feme Coverts* in such things as are not committed to their management; *Guardians* and *Servants* beyond their trust; *Partners* without consent; the trust or consent expressed, or reasonably presumed; have not full dominion, and therefore are not capable of any contract in such matters; and therefore not of borrowing or lending in their own or others names.

2. *Of money, or any thing valuable by it :* For it may be Food, Raiment, Labour, a Horse, a House, or any other such goods, as can be rendred again, either in the individual (the very same) without damage, or in the kind of like value, or in equivalent Money.

3. *For a time :* Either determined by the contract (as a Day, Week, Year) or undetermined ; and so is determinable by the Will of the Lender : This distinguisheth it from gift, which altering the propriety, the former Owner does no more require it.

4. *Into the hand, and for the use of another.* Herein it differs from entrusting a man with a thing only to be kept for the Owners use, when he shall call for it : As when I put my Horse to Grass, or into a Livery-Stable, &c.

5. *Lastly : Only for his profit :* For if the Lender contract for profit (more or less) to himself, it ceases to be loan, and runs into some other species of contract. Indeed it still retains in our vulgar language (altho improperly) the name of debt, borrowing or lending ; whereby the true nature of lending is but confusedly understood by the most, and thereby many needless disputes and scruples about *Usury* have been raised. Lending must be free say some ; and so say I, or else it

is not lending; for if it be otherwise, the contract is altered. As,

1. If to share of the profits, 'Tis not loan, but Partnership.

2. If to have compensation for damage: Neither is that loan, but hire. And therefore some do call their interest, (not improperly) damage money; because, tho there be not *damnum ingruens* (actual loss) yet there is *lucrum cessans* (ceasing of profit) by having ones money in anothers hand. Tho a man loses not what he has, yet he loses what he might have, were it in his own hand to be used and improved by him.

Now that *this is lawful*, consider, that money answers all things, Eccles. 10. 19. that is, All that can be procured by it; and 'tis (on the same ground) as true reciprocally, that every thing answers money, which by its sale can procure it: So that my Horse is my money (so much as it is worth) and my money is my Horse (so much as will buy one): If therefore I let my horse to hire, I may his price as well: The Servant is said to be a mans money, Exod. 21. 21. that is, the purchase of his money; if therefore he that employs my servant must pay me for it, why not for the employment of so much money as did buy him? But this is more plain. v. 19.

Where

Where the maimed person, besides for his healing, was to be satisfied for the *loss of his time*: He shall pay for the *loss of his time*; in *Hebrew* 'tis for his *ceasing*; i.e. from his work whereby he might have gained profit. So then *Lucrum cessans*, (gain ceasing) is to be compensated with money: The loss of my time is the loss of my money, which must be in equity paid for; but the absence of my money is the loss of my time, which should be employed about it.

The *profit* therefore of *loan*, (in its most proper sense) being *only* to the *Borrower*, 'tis the lenders *gift* of so much, as the profit of the loan comes to: If therefore (with due circumstances considered) one can lawfully give his own, and another as lawfully receive the gift (gift and loan being in effect the same): Then the contract of lending and borrowing, and by consequence owing something, is in its own nature lawful.

2. Debt is not only *lawful* in it self, but it is sometimes even *necessary*, at least honestly *very expedient*, in the way of ordinary Commerce: As,

1. In *merchandizing* (which is buying and selling): This cannot sometimes be well performed without it; for we have not always

ways the convenience to pay, when we have the opportunity to buy: Now if every man, to avoid debt, were bound to forbear buying till he had sufficient money in hand; there would be little buying, and so the prizes of commodities unreasonably fall, or most of (if not all) the running cash of a Nation would be imbargo'd to the publick damage, as well as the private loss, by the dead-lying of so much uselefs money.

2. In things absolutely *necessary for life*, (as Food, Raiment, and House-room) if present necessity require them forthwith to be had, and we have a reasonable prospect of a future capacity to pay for them, what can (in this case) be done but going on score (which is debt), or borrowing of money for the present occasion? A Friend in his Journey may come and occasion our *lending three loaves at midnight*, Luke 11. 5.

3. In *small bargains*, when we cannot change money, or in such places where *money is scarce*, and men are forced to barter: Putting to account (which is debt) is necessary, till time convenient for stating and ballancing the accounts.

4. In *great bargains*, and settling Estates; which cannot be parcelled out just equal to ones cash, or to pay every debt at the same time: In such cases, we contract a debt to
se-

secure the title, which we honestly pay after by degrees out of the profits of the bargain or land, as they will arise; which if it should not be, it would ruin mens *trade* or *Estates*.

And therefore, seeing the Scripture is given for mens good, it cannot be supposed to forbid that which is so necessary and convenient for them.

3. Nay, rather the *Scripture* gives countenance hereunto, and that in divers Particulars. As,

1. The *Scripture* commands us to lend, Deut. 15. 7. &c. *If there be a poor man, one of thy brethren (i. e. a few) thou shalt not harden thy heart, nor shut thy hand from thy poor brother, v. 8. But thou shalt open thy hand wide unto him, and shalt surely lend him sufficient for his need.* Oh but the Year of release is drawing near, and I shall lose my money: He'l not pay me till then, and then he will be quit, (as v. 12.) To prevent this sort of reasoning, 'tis added, v. 9: *Beware, that there be not a thought in thy wicked heart, saying, the year of release is at hand, and thine eye be evil against him, and thou givest him nought, and he cry to the Lord — and it be sin unto thee. v. 10. Thou shalt surely give him, and thine heart shall not be grieved when*

when thou givest him, &c.

Here we may note, That lending is commanded ; that giving (the profit of a loan) and lending is the same ; that not only the matter (without excuse) but the manner (without grudging or grieving) is required ; and therefore the contrary will be sin to him that does it.

As *Moses* thus taught his Disciples, so does our Saviour teach his, Luke 6. 35, 36. *Sinners lend to sinners to receive as much again; but love ye your enemies ; do good and lend, hoping for nothing again.* Nothing? What not the Principal? Yea, doubtless the lent Principal might be looked for again, or else it were an absolute gift, and not lending; but the *nothing* here signifies nothing of the profits of the loan, or else it were the *usurious contract*, and not the merciful *lending* here required. Make it not your only motive to lend (as sinners do) hoping to receive as much again : That is, the like kindness upon occasion at another time, when they are able to lend and you need to borrow ; but in a Christian Benignity, and in obedience to the command, with expectation only of Gods future reward, and *your reward shall be great*; And in a Conformity to the Commander and Rewarder, *and ye shall be the children of the highest, for he is kind unto the unthankful,*

and to the evil ; be ye therefore merciful as your father is merciful.

The scope of this, and that which goes before, is (not to contemn your propriety, as of no value ; not to satisfie the Rapacious, who would soon borrow all that you have ; nor to maintain the idle or Riotous, who would willingly spend upon others labours, but) to relieve Gods poor, or such as are made poor by Gods Providence, without their notorious fault ; then (tho thy personal enemies) thou shalt help them : If his necessities be great, that he hunger or thirst, *give him meat and drink for his present sustenance in life ;* if not altogether so great, then exercise thy Gospel-spirit of kindness and Mercy, by lending, as his need requires, others known needs considered, and thy Ability with Christian Prudence will allow.

Hitherto also refer that moderation in taking security required, *Deut. 24. 10, 11.* Where they are forbidden to enter into the Debtors house for the pledg, but were to stand without and receive it at his hand. Thus the Scripture (you see) commands lending.

2. The Scripture that commands lending, commends the Lender, *Psal. 37. 26.* Of the Righteous Man 'tis said, *He is merciful and lendeth, and his seed is blessed :* And in *112. 5.* *A good man sheweth favour, and lendeth ; he*
 *
will

will guide his affairs with discretion. That is, 'Tis the Character of a righteous and good man, that he is merciful and ready to shew favour ; this he exercises and manifests in lending ; only as in all his affairs, so especially in this matter, he *uses his discretion*. This place compared with Matth. 5. 42. *From him that would borrow of thee, turn thou not away;* will help to explain it: He is ever-merciful, tho he does not ever lend ; He is always good , and therefore in hardness of heart never turneth away from the Borrower ; but yet tho his heart be open, his discretion may sometimes hold his hand, or direct it to other objects ; with discretion or judgment he sheweth favour to the distressed.

Now since *lending* and *borrowing* are such reciprocal relatives, as never to be separated; the one (with due circumstances.) being commanded and commended, the other cannot be absolutely disapproved, but is at least allowed if true need require. Yea,

3. The *usurious contract*, which has been more questioned, and is called (tho improperly) lending, (as is before noted) was permitted to be made with a stranger, Deut. 23. 20. *Unto a stranger thou mayest lend upon usury, but unto thy brother thou shalt not lend upon usury.* The reason of this restriction as to a brother, was (I conceive) especially, that

that the *Jews* might be preserved in their inheritances, the better to distinguish Tribes and Families, whereby the Genealogy of the *Messiah* might be cleared ; and therefore divers of the Judicial Laws looked this way, amongst which this may be reckoned as one. But had usury been in it self unjust, or unlawful, then to have taken it of a stranger had crossed other laws, such as forbad to vex or oppress the stranger, *Exod.* 22. 21, 23, 29. Yea, in point of Justice and charity, the same required to a stranger, as to a Brother, *Levit.* 19. 33, 34. *If a stranger sojourn with you in your land, ye shall not vex him, but the stranger that dwelleth with you, shall be unto you as one born among you, and thou shalt love him as thy self. A stranger poor, and fallen to decay, was to be relieved, that he may live with thee,* Chap. 25. 35. As to matter of justice, whether distributive, or commutative, there was to be one manner of Law to both Stranger, and home-born, *Lev.* 24. 16, 22. and *Numb.* 15. 15, 16. Yea the curse was denounced against him that perverted the Judgment of the stranger, *Deut.* 27. 19. Had usury been against common equity, and a thing in it self unjust, it must doubtless have proved a great scandal to the *Gentiles*, and a prejudice against the *Jewish* Religion ; yea dishonour to the God of *Israel* as partial, as
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securing by law the interest of his people, and exposing others to unrighteous dealings. A farther evidence of its being a judicial law, which condemns it, and peculiar to that Common-Wealth, may be this ; That we find it no where faulted in the New Testament ; yea, 'tis not improbable, that our Saviours *Parable of the Talents*, gives allowance thereunto, *that I might have received my own with usury*. He seems to intimate not only a common custom, but a common right ; in that he mentions it without rebuke ; 'twas otherwise in the *Parable of the unjust steward* : Where tho he commends his Wisdom, yet he *notes his injustice*.

Therefore such places (in the Old Testament) as seem to speak against Usury, are to be understood either of that which was cruel and *biting* (as the word imports) or received of the poor, contrary to *Exod. 22. 25.* which seems to be a moral law ; or against the afore-mentioned, expresse judicial law, not to take *of a brother*. And indeed this seems to be that grievous scandal intimated, *Jer. 15.*

10. I have neither lent upon usury, nor taken upon usury, and yet the people curse me. Some *Jews*, 'tis likely, in his time as well as in *Nehemiahs*, did oppress in this kind ; so as the poor afflicted cried out upon it, and upon all persons that had any thing to do there-

with, as well the payers, as the receivers thereof.

Now if this *lending for advantage* be not unlawful, then much less is the lending out of love and bounty; and by consequence its necessary correlate, the answerable borrowing out of need can no wise be blamed, tho perhaps the occasion of the need may be so.

4. The *Apostle himself*, who gives the prohibition in the Text, puts himself *in debt* by being surety for *Onesimus*, *Philem. 8.* *If he hath wrong'd thee, or oweth thee ought, put that on mine account.* To put it on his account, was to make him debtor for it until the account should be stated and discharged.

5. Gods People have been *bid to borrow*; as of the *Egyptians*, *Ex. 2. 3.* -- *11. 2.* In this tho there were something extraordinary, God intending to give them all that was lent; Yet in that he did not bid them (as he might) privily, or by what means soever, to get the possession of those Jewels, and take all they could lay hands on; but only plainly and fairly to borrow them, they (not knowing the Counsels of God) intending, probably, to restore them again; it shews the borrowing in it self, and on special occasions, to be neither dishonest nor dishonourable. So the Woman in *2 Kings 4. 3.* Was *bid to borrow* Vessels,

Vessels, when the Oyl was to be multiplyed, beyond all those she had in the House: Go borrow thee vessels abroad of all thy neighbour, even empty vessels; Borrow not a few.

6. Gods People have been borrowers without blame; as the Woman last mentioned; the Israelites of the Egyptians, Exod. 12. 35. So the Prophets Sons, concerning the Axe; Alas, master, for it was borrowed, 2 Kings 6. 5. So of the poor Jews, Nehem. 5. 4. There were also that said, We have borrowed money for the Kings Tribute, and that upon our lands and vineyards. They were fain to mortgage their Estates, which was deplorable, not culpable, their misery but not their sin.

7. Yea borrowing may be, and ordinarily is with design of mutual compensation, and so is a part of brotherly kindness, and good neighbourhood. 'Tis scarce possible for any person or family, to be always provided for every occasion; mutual supply is therefore necessary, and is one of the ends of cohabitation: Therefore better is a neighbour that is near, than a brother that is far off, Prov. 27. 10. The condition of a person is often such, as needs not a gift, tho a present supply; in such case borrowing is the most expedite way; which implies a confidence in our neighbours good will, with a purpose to do

Debts discharge: or,

him the like kindness on occasion: And indeed there is often acknowledged a kindness in a will to *be beholding*, as well as to *oblige*.

These things considered will, I think, sufficiently evince, that all kind of borrowing or owing is not unlawful, or forbidden in the Text. At most, the thing is in it self but indifferent, and may be circumstantiated to be a laudable good.

And thus much of lawful, and *allowable owing*, yea, sometimes *eligible*, as a good necessary, or convenient thing.

2. Besides this, there is an *evil owing* warned against here in this Scripture, *Owe nothing to any man*. This should be avoided for that which makes it blameable, and doth too often accompany debts, namely, the evils of *sin*, and of *serrow*.

1. *Sin* is frequently the cause and Companion of debt, where the Debtors are *careless*, *treacherous*, *proud*, or *presumptuous*.

1. The *careless* Debtor is he, who runs into debt from a heedless inconsideration of the woful consequences; he is herein guilty of a double vice, *prodigal Imprudence*: Such owing is a wretched disregard of ones Estate and an ill husbanding the Talents where with God has been pleased to entrust him

yea, a taking those of others into his hands, when he cannot give a good account of his own. This is found in such foolish and vain persons as do either,

1. Not consider the *bounds* of their *Estates*, to compare them prudently with their *Expences*; but are sottishly profuse to satisfy a humour or fancy, ne're thinking whether their stock is able decently to afford it.

2. Run into *groundless suretyship*: I say, *groundless*; for in this it must be said (as was of debt) there is a *good* and an *evil* suretyship.

To make this appear, we must consider the nature of the thing; suretyship is an Engagement or Contract, that another shall pay his debt, or we will pay it for him; or it is an assuming the debt, at least, the hazard upon our selves. And this is either,

1. *Well-grounded*; as when we duly weigh all circumstances of *our selves*, and the *person* for whom we compound. And as to both,

1. The *Motive* or *Obligation*, which may encline us to do it: Such are drawn either from *near Relation*, or *equal friendliness* in time past shewn, or with good reason expected for the *future*; or else for some eminent *publick good*.

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2. The *ability* and *fidelity* of the person for whom we are bound; as also our *own ability* well to bear the burden in case it should fall upon us.

Now these things well considered, there may be sometime reason for us to give to the party, for whom bound, so much as the debt comes to, if need should require; or the *hazzard* may reasonably be thought so *little*, that we need not in a sober Judgment fear it should fall upon us. Of the former sort are suretyships for a *Father*, a *Brother*, or one that has done us a great, real, and equally valuable *kindness*; as also Bonds for *Apprentices* nearly related to us; or for such a one entring into a *profitable office*, where the Trust requires a *Security*: Of the latter, are Bonds of *Recognizance*, to appear, or be of the *behaviour*, for a Person that is not like to break it, or start aside, and so make a forfeiture; especially if it be of publick concern, that the Person for whom bound, should retain his liberty. These and such like suretyships are not only *allowable*, but may be sometimes a *necessary duty*; especially in some constitutions of Government, where such securities are frequently required.

And therefore 'tis unnatural and unchristian to make *vows* and *præengagements*, to a Wife, or the like, *never to be bound for any man*

man (as some have done): And it were but just, that such a one should be exclud'd the help of all mankind, if he should fall under such a necessity, as should require a surety : and truly neither Faith nor Reason can assure any man to the contrary ; *He that will have friends, must be friendly*, Prov. 18. 24. And thus much for Suretyship as well grounded.

2. But there is also a *groundless suretyship*, which is often represented in Scripture as very *blameable*, and this under Three Characters.

I. For a *friend* (or at least one so called by way of excuse) out of a *foolish good nature*, without weighing circumstances.

'Tis commonly done by such *silly persons* as are easily coaxed and imposed upon ; or such *Prodigals*, as are apt to run themselves into a necessity of the like kindness : Or lastly and most usually, by *drunken companions*, when their liquor has laid their discretions asleep. We commonly see that fudling fellows have their several humors in their cups : some are *maudlins* and weep : some are *Hectors*, swagger and quarrel ; and some are monstrous *loving and kind* ; now these of the latter sort are the foolish men, that usually do involve themselves by suretyship. I

make bold to call them foolish, because the Scripture does so too: *A man void of understanding striketh hands, and becometh a surety in the presence of his friend*, Prov. 17. 18. He is taken as a silly bird in a snare, from which he is advised to get out as soon, and as well as he can, Prov. 6. 1, &c. *If thou be surety — thou art snared, thou art taken with the words of thy mouth. Do this now, my son, and deliver thy self when thou art come into the hand of thy friend; go, bumble thy self, and make sure of thy friend. Give not sleep to thine eyes, nor slumber to thine eyelids. Deliver thy self as a roe — and as a bird from the hand of the fowler. The name of Love and Friendship is the fair bait that allures this heedless bird into the dangerous snare; the appearance of pleasant and green pasture, that leads the inconsiderate Roe into the destructive toils: I say the meer name and appearance, for there is no true love or friendship, but of good men, from good Principles, and upon good grounds; in all other, courtesie is much craft; and design manages most of the kindness of the world.*

2. For a stranger, where there is neither natural tie, nor sufficient acquaintance in those things that are necessary to be known in this affair: Of such a one 'tis said, *He shall smart for it*; or (as in the original) *be sore*

fore broken, Prov. 11. 15. Like the breaking of a bone, which not only disables, but extremely pains.

8. 'Tis not unusual to hear men lament, that their Estates are broken by others debts, for which they never did eat or drink; and that it should not so much have troubled them, had it been their own. The sense and remembrance of their folly adds to their misery. Thus they think of themselves. Besides which, the Holy Ghost shews, how others ought to think of them; namely, That they are people *no ways to be trusted.* Take his garment, that is surety for a stranger, and take a pledge of him for a strange woman, Pro. 20. 16. The same words are repeated, ch. 27. 13. Not as an oversight of the Penman, but as a thing well to be remembred. The meaning is, they that are given to Suretyship, and Whoredom, are no more to be trusted than the wretched Gamesters, who to day are full of Cash, and to morrow Bankrupt; so uncertain are their estates, that they cannot be valued, and they may soon undo themselves, and others with them.

9. Custom in these follies renders them worse. There are some wary men, that at a certain time may be caught; but there are others, who make a common practice of it. Of being one of these the Scripture cautions,

Prov.

Prov. 22. 26, 27. *Be not thou one of them that strike hands, or of them that are sureties for debts. If thou hast nothing to pay, why should he take away thy bed from under thee? What reason have men to run such hazzards as not to have a bed left to lye upon?*

And thus much of the *careless debtor* so far as concerns himself: But here something may properly be added concerning the *Creditors* of such Debtors. Know therefore, if their debt be their sin, men had need take care how they become *partakers* thereof. *Lay hands* (says the Apostle) *suddenly on no man, neither be thou partaker of other mens sins. Keep thyself pure,* 1 Tim. 5. 22. He cautions *Timothy* of partiality and rashness in ordaining men to the Ministry; they perhaps unfurnished with due qualifications, thrust themselves forward, and unwarrantably desire to be admitted into the sacred office; this presumption is their sin; but take thou heed that by thy allowance, and concurrence, thou draw not some of the guilt upon thy self. So may I say in the present case: Lend not, give not credit, receive not into Bonds, rashly and inconsiderately, one who may inconsiderately desire, or rashly yield to be a debtor; lest thou partake in his sin, and contribute thy helping hand to his ruin; keep thy self pure in this respect; have nothing to

to do in this matter: As *Jeremiah* was neither lender nor borrower in oppressive usury, so be thou neither lender nor borrower in foolish and careless debt. He that puts his bottle to his neighbours mouth, is guilty of his drunkenness; woe unto him, saith the Prophet, *Hab. 2 15*. He that giveth to an idle Begger nourisheth the idleness more than the man; so he that lends to a careless prodigal cherisheth his prodigality more than him. If you put a sword into a madmans hand, he may kill himself, but his blood will be required at your hands who gave him the opportunity. O remember you are your brothers keeper, as to his Estate, as well as his life. I have heard it said concerning some persons, That they deserved hanging for lending money, because of the publick damage that accrued thereby; whether these severe Judges were out in their politicks, or in their informations, we need not now farther enquire; however thus far in the general I am of their minds, That a lender may divers ways be necessary to all the mischiefs that follow thereupon; nor will the importunity of the borrower, nor the love, kindness, and respects pretended by the lender, solve the matter: But if the loan or credit given, be with design to serve ones own turn, 'tis an egregious cheat, the bubbling of a cully, and notorious vil.

I have the rather enlarged on this subject, because the lenders have commonly more of their heads about them, than the witless borrowers, and therefore are more obliged to think what they do: Which if men would conscientiously consider, it might stop the gap on that side of the hedg, and prevent a great deal of mischief that comes by *careless borrowing*.

2. Another sinful debtor is the *treacherous debtor*, who contracts debts with design to make his own advantage of others loss, or extream hazzard. Such are the *gentiler sort of beggars*, who being too proud or ashamed to ask an alms, call it borrowing of what they never intend to pay: This if it be known or supposed by the lender, may pass with him only as a *proud beggary*, and accordingly repayment is not expected by him. But worse is that of some Gentlemen, who having their *Estates entailed*, do draw in, or awe in their tenants or inferior neighbours, to lend, or be bound for them in such sums as their annual income for life, compared with the rate of their expences, is never like to satisfy. Such also are some *traders*, who drive their trades only or chiefly upon Credit, without a true discovery of their conditions to the Creditor, that so if he lend or trust,

trust, he may do it out of friendship, and not a mistake: This tho it end not always in a loss, yet is always a great hazzard to the real owner, without his consent. Worse again than these are they who contract as many debts as they can, with design to *break and compound*, or run away. Of the same rank are those that embezzle what they are entrusted with; or such as take to their own use whatever they can lay hand of, and then pretend borrowing, when they are discovered.

All these may be truly accounted *thieves and robbers*, rather than debtors, altho perhaps civil laws take not hold of them as such; for 'tis getting possession of anothers goods without the knowing consent of the true owner; and this is no other than theft in the Court of Conscience, tho the Courts of Judicature may call it only a cheat. But if men have no conscience to be awakened by these considerations, let them think of one Motive from their worldly interest, and that is, That they that defraud others, may expect some time or other to be defrauded themselves: for if you have not been faithful in that which is an other mans, who shall give you that which is your own? Luke 16. 12.

3. Another sinful Debtor is the *praud borrower*, who would seem to be richer than he is,

is, only to *live high*, and make a buffle in the world. Such scorn their own condition, wherein Gods Providence has put them, and are discontent with him for his allowance. But this wicked pompous way of living, by the just judgment of God, and the righteous sentence of humane laws, commonly (even in this world) ends in misery; when the ruffler in his youth, shall in, or before his age, lye and rot in a Goal, and his bones (as 'tis called) make dice to the disgrace of his name and memory.

4. The last I shall at present mention is the *presumptuous*, and *covetous* borrower: I put them both together, because they are usually conjoined: These are such as have stronger fancies than judgments: Vehement inclinations without due consideration of possible & not altogether improbable events. These without sufficient reason promise to themselves mountains of advantage, and therefore stretch their credits to the utmost to satisfy their rapacious desire, or gratify their humour. Such are the high adventurers either in trade or game, far above what their stock will bear in case of a disappointment.

These do highly tempt and provoke God; and it is very usual in his holy Providence to cross such confidences, and blast their great pro-

projects and designs ; and to make them see (tho oftentimes too late) their egregious folly ; their folly at least (if there be no knavery in the bottom) in their *all-coveting* and *all-losing*.

Now all these kinds of debt (*careless, treacherous, proud, presumptuous, and covetous*) are *sin*, and the *cause of sin*.

1. *Sin*, either as they tempt God, or wrong men, when there is not care or intention to pay. *The wicked borroweth and payeth not again* Ps. 37. 21. The Providence of God indeed, does by losses extraordinary, sometimes disable an honest man ; but then he always wills and endeavours ; and if after enabled, does actually make full satisfaction.

2. The *cause of sin* ; for debts are often the occasion of *lying, boasting, breach of promise, &c.* And sometimes grievous oppression of the poor ; the tears of Widows and Orphans that have been wronged, will rise up in judgment against some of those debtors.

And thus much for the sin of debt, for which it should be conscientiously avoided.

2. *The sorrow of debt* is another evil for which we should studiously avoid it, and carefully endeavour to *owe nothing to any man*. The sorrow is commonly on the account

1. *Disgrace* : 'Tis a base thing to be a needless debtor: Sometimes it is a kind of theft (as is before noted) and this is a sin that carries *shame* along with it. *The thief is ashamed when he is found*, Jer. 2. 26. So are such debtors when their broken condition is discovered

Sometimes if it be not theft, borrowing is a beggary, which is also shameful to an ingenuous mind. 'Tis but begging the profits of the loan at least; and if they intend not to pay, 'tis begging the loan it self. Many such gentlemen-beggars there are, and some of them are impudent; but tho they put off modesty, they cannot long keep off shame; when men shall baulk and be as shy of them, as themselves are of their Creditors.

Besides, there are many odious and infamous vices, that bring men to an indigent and borrowing condition; unfaithfulness may forfeit a gainful trust; idleness may waste a fair estate, and profuse prodigality, Riot, Whoredome, Gaming, &c. may soon absorb and devour great Revenues. Now when men by these or such like crimes do come to want and borrow; their former wickedness more than their present want will be

Owe nothing to any man. 51

be taken notice of, and pointed at by the most: See (say they) this man, that was once in a prosperous condition, and so might still have continued, had he been wise or honest; see what his ungodly courses have brought him to. On this account (I conceive) were those Words of the unjust steward, Luke 16. 3. *I cannot dig, to beg I am ashamed.* I cannot dig, as not used to hard labour; to beg, ashamed, lest men should upbraid me with my former state, and scorn and laugh at my folly. This kind of Poverty (of all others) is that which verifies the saying of the Poet,

— Nil habet paupertas Durius in se,
Quam, quod ridiculos Homines faciat —

122 Disturbance of mind and great incumbrance of thoughts, how to save repute, and discharge obligation; It is so usually in all men, for that debt hath in men the resemblance of guilt; the guilty conscience (for instance of a murderer) dogs and haunts him wherever he goes, is always afraid of vengeance, *Every one that finds me, shall slay me* (says Cain,) Gen. 4. 14. presents to his imagination, frightful specters, and every man he meets as an avenger of blood. Very much like this are the debtors thoughts

embroil'd ; he fancies every one that knocks at door a Creditor ; every stranger he meets a bailiff ; and if his cloak hitch accidentally in a Tenter-hook, he presently is ready to cry out (as the story goes) At whose suit ? Yea sin and debt are so near a kin, that the Holy Ghost (according to the Syrian Idiotism) expresses one by the other, Matth. 6. 12. *And forgive us our debts, as we forgive our debtors,* which Luke records thus, ch. 11. 4. *Forgive us our sins, for we also forgive every one that is indebted to us.* Thus in express words sin is called debt: Sometimes in Parables, as that Matth. 18. 24 &c. Where God is set forth as a great King, calling his Servants to account ; the great sinner as one that *ought him ten thousand talents*; the desert of sin, by being *bound and sold*, v. 25. Repentance, by *falling down, worshipping and prayer*, v. 26. Pardon, by *loosing and forgiving him the debt*, v. 26. Thus it is to the generality of men a trouble like the conscience guilty of sin. But more especially is it grievous and perplexing to *ingenuous persons* who have any honesty and modesty in them ; they are vexed and ashamed to think that they should live to any others hindrance or damage ; but whether it trouble them or no, 'tis a lamentable case, and to be debtors is used in Scripture as an expression of a miserable

ferable and distressed condition ; thus Davids poor followers are set forth as a sort of out-law'd persons, 1 Sam. 22. 2. *Every one that was in distress, and every one that was in debt.* They are (not *sui juris*) scarce Freemen: *The borrower is servant to the lender*, Prov. 22. 7. To be servant is not eligible Estate ; But says the Apostle, *If thou mayest be made free, use it rather*, 1 Cor. 7. 21. Add to this, that the *Blessing* and the *Curse* are set forth (as by other opposites, so) by lending and borrowing ; the *Blessing*, *Thou shalt lend to many nations, and thou shalt not borrow*, Deut. 15. 6. and chap. 28. 12. Whereas the *curse* is, *He shall lend to thee, and thou shalt not lend to him ; he shall be the head, and thou shalt be the tail*, ch. 28. 44. Who is this *He* ? Why 'tis the *stranger that is within thee*, v. 43. Who shall get above thee very high, and thou shalt come down very low. See also the poor Womans complaint, a poor Widow of a godly Minister, 2 Kings 4. 1. *A woman of the wives of the Sons of the Prophets cried to Elisha, saying, Thy servant my husband is dead, and thou knowest that thy servant did fear the Lord ; and the creditor is come to take unto him my two sons to be bondmen.* A lamentable case, unto which God sees fit sometimes to leave his people: Such another complaint we have of the poor *Jews*, Neh. 5. 1. &c.

There was a great cry of the people, and of their wives. What's the matter? Alas, they were in debt; they were fain to borrow, to take up corn (on score) that they might live, their families were so great, and their means so small; we, our sons and our daughters are many, v. 2. And for this to mortgage their Lands and Vineyards; v. 3. Yea, some borrowed money to pay the Kings Tribute, and that upon their lands and vineyards, v. 4. Yea, more than that, They hereby brought their sons and daughters into bondage, nor was it in their power to redeem them, v. 5.

What we here read is Scripture, 'tis no more than is confirmed by daily experience; and those that have lain under the burden of debts do know, that this discourse is not a bare fancy, or rhetorical harrangue.

And thus I have endeavoured to shew, in what sense, and for what reasons the Apostle advises, or rather commands in the name of Christ, to *owe nothing to any man*. He advises that no man should in *discretion*, and commands that no man should in *duty* run himself into those perplexities, or continue under those troubles which by Gods *Providence* and mans *Prudence*, may ordinarily be avoided.

'Tis not to be doubted, but most men are of opinion, *'Tis better to be out of debt than to lye*

lye groaning under it. All the Question is, How shall this be accomplished ?

I shall offer a little Advice ; first, to those that are in *debt*, and then to those that are *out of it*.

1. Those that are in debt should endeavour with the first opportunity to get out of it, and pay what you owe. *Go, sell the oil and pay thy debt*, in that, 2 Kings 4. 7. *If you have wherewithal* to discharge the debt, be just and do it ; and contrive forthwith how with the best convenience : Satisfie not your self with Wishes, Desires, and Hopes, that you shall one day be out of debt, but see what at present you can do towards it. If you have real, or personal estate, *sell it*, or *settle it* so as (a humble necessary livelyhood deducted) something considerable may go towards satisfaction of your Creditors, and (as lies in your power) to make amends for all their damages ; the equity is the same with that Exod. 22. 14. *If a man borrow ought of his neighbour, and it be hurt ——— he shall surely make it good.* If damage comes, the borrower is to bear it ; for if it be through *your* default, or the Providence of God be against you, why should another suffer for it ? You must if you will be just and at ease, retrench your expences, lower

your top-sail ; tuck up your affairs closer about you ; and be content not to make so much shew in the world. I know (*durum est descendere*) 'tis hard to come down ; but the difficulty is not insuperable : If your heart be (as it ought) honest and humble, and compliant with the humbling circumstances you are under ; you will say with him (in *Plutarchs Morals*) *carebo domo, carebo famulatio, ne debeam*. I'll be without house, or servant, that I may be free of debt. And (as he goes on) *Parinde facit, ac si Hydropicus, dicat medico ; Ego gracilis sum, ac Inanis ; nam nihil refert, quam gracilis sim, modo sanus*. As an Hydropic man says to his Physician, Let me be made lean and slender, no matter how slender, so I be sound. Really Friends, It is far more eligible to live in a low and free condition, than to make a vain ostentation in the world, with inward gripes and twinges, arising from dishonesty or debt. Dishonesty will sting Conscience, unless men by Divine Judgment are hardened to destruction ; and (it there be nothing of that in the case) yet the debt it self breeds so many anxious and disturbing thoughts to a considering mind, that he can have small comfort in what he does possess, or use, so long as debt, in any sense (yea, tho it be but the *usurious contract*) lies upon him.

Expertus credas, Thirty Years and more
I fully knew what 'twas to be on Score.

But if you presently cannot make any kind of satisfaction; humble your self both to God and man; beg of God pardon of sin that brings you into calamity, and beg of man a reasonable forbearance, *His fellow servant fell down at his feet, and besought him, saying, have patience, and I will pay thee all, Matth. 18. 29.* And withall apply your self to more than ordinary industry, or willingly serve your Creditor to give him satisfaction. Pay what you can, and as fast as you can; and if you cannot as you would, both God, and good men, will accept that will for the deed. To such the *pledge* must be restored; and 'tis the character of a good man so to do, *Ez. 18. 7.* Remission of debts has been to men sometimes a duty, and if ever, surely 'tis towards such ingenuous debtors. The use be sure in such cases is forbidden, *Lev. 26. 35, &c.* *If thy brother be waxen poor, and fallen in decay with thee — take thou no usury of him, nor increase; but fear thy God, that thy brother may live with thee.* And sometimes also the Principal must be parted with. When *Nehemiah* pleaded for the poor Jews in this respect, their Creditors held their peace and found nothing to answer, *Neh.*

5. 8. He would have them restore their securities, *Restore I pray you to them, even this day (forthwith) their lands, vineyards, oliveyards, and houses, which have been mortgaged to you: This I take to be the remission of their Principal, Also the hundredth part of the money, corn, wine, and oil, that ye exact of them, v. 11.* This is also the interest (the monthly Interest, as some think) which had been taken of them in their distressed condition, to be paid back again; or (as some will have it) what was required as a *Tax* for the Governours of Provinces: Be it one or other, it was in strictness a debt, which was now to be remitted. *Then said they, we will restore them, and will require nothing of them, v. 12.* To give or forgive to Gods poor, is to lend to the Lord, Prov. 19. 27. Who will become a surer, and a better Pay-master. And this may be as truly called the *Lords Release*, as that judicial one, in Deut. 15. 2.

This our advice to debtors, does not only concern those debtors that are so by their own *actual borrowing*; but *others also* who are very loath to come under the rule; Such are *Sureties*, the *Heirs* of Debtors and *Corporations*.

1. *Sureties*, who are generally loath to pay

Owe nothing to any man

pay other mens debts : They that are frank and forward enough to be obliged, are backward enough when it comes to bear : But consider, You have made the debt your own, and you must see it paid with the same conscience, as if your self had been the borrower ; for else the lender may be a loser through your default : Therefore *Give not sleep to thine eyes, nor slumber to thine eyelids, till thou hast made sure of thy friend*, in that Pro. 6. 4. Prevail with him if possible to discharge the obligation ; and rather help him with a part, than lye under the incumbrance of the whole.

2. *Heirs* or Executors of Debtors, are (as to this affair) of two sorts,

1. Such as have Estates left them *encumbered* with manifest and acknowledged debt. Those should not shift off matters with short inventories or other unrighteous devices ; nor so much as dream of a fair Estate, by looking on the sum total of what is left ; but account on nothing more than what is free : The whole should be honestly divided between himself and the Creditors ; to whom their shares do as truly belong, as what is left for himself ; and therefore should be assigned and set out to them, with the first convenience.

2. Such

2: Such as succeed in Estates by *entail*, who thereby account themselves free, and reckon (contrary to the old, and true saying, before mentioned, and never too often to be remembred, *Right never rots*) that the debt died, and was extinguished with the Ancestor. Thus perhaps the Lawyer will tell them, according to the Municipal Laws of a Land; but the Divine in point of conscience has somewhat more to say, according to the Law of God; which reaches not only to *persons*, but in many cases to *families* and *posterities*.

The Children of *Israel* had a charge not to meddle with the *Posterity of Esau*; because *I have given Mount Seir to Esau for a possession*, Deut. 2. 5. *Distress not the Moabites*, v. 9. Not the *Amonites*, v. 19. Because *I have given it unto the Children of Lot for a possession*. It was not the present *Edomites*, *Moabites*, or *Amonites*, that they were to have respect unto, so much as Gods *Covenant Blessing* on their Ancestors many Ages before. So in the matter of the *Gibeonites*, *Joshua* and the *Israelites* made a *Covenant* with them, not only with those persons that came with a deceitful show of a far Country, but their posterity, *Josh. 9*. The breach of this was avenged 430 years after in the days of *David*, 2 Sam. 21. 1. *There was a famine in the days*

days of David three years — and the Lord answered, It is for Saul and his bloody house, because he slew the Gibeonites. The bloody house of Saul, slew the covenanted house of Gibeon.

Now to apply this to the present purpose; Altho we have not now such Divine Entails of Lands, or places of abode, so express upon particular Families as formerly; yet under the Gospel, *Godliness has also the promises of this life*, and *believers children* are under the merciful Covenant: And therefore I am apt to think, That a Godly Ancestor, tho he cannot convey Grace to his Posterity; yet in his Time and Generation by his actual Faith, he obtains a blessing for them. To how many Generations this Blessing shall extend, I know not; but of this I am sure, the *Edomites* for whom God now took care, were near 600 Years, from *Isaac* their last known Godly Predecessor; which I thus compute; *Jacob* who was born with *Esau*, lived 147 Years; after *Jacobs* death *Israel* was in *Egypt* 400 Year; to this add the 40 Years in the Wilderness, before this charge concerning the *Edomites*; the sum is 587 Years: And the *Moabites* and *Ammonites* were a Generation farther off from *Lor*. The promises of Temporal Blessings are recorded in these Scriptures; *The generation*
of

of the upright shall be blessed, wealth and riches shall be in his house. Psal. 112. 2, 3. The just man walketh in his integrity; his children are blessed after him, Pro. 20. 7. And divers more of the same import : From which I am apt to infer, that (tho Dominion and Propriety as to men, are not founded in Grace ; yet) some Families are under Gods special, Providential care, even as to things of this life, on the account of the Covenant of Grace, closed with by some one, or more of their Godly Ancestors.

Now if it come into competition, whether thy Family shall be upheld by vertue of thy Ancestors Entail; or this Family by vertue of the Covenant Blessing ; and if thou invade their Propriety, and snatch the Stones out of their house to repair the breaches of thine own ; I believe God will otherwise provide for them in a competency ; when *you for oppressing the poor, and crushing the needy, shall be taken away with hooks, and your posterity with fish-hooks, Amos 4. 1, 2.*

But be they thus in Covenant with God or not ; the Divine will farther tell you ; that if for fear, or through flattery, or by concealment of the Entail, or by any other *indirect course*, a Debt or Suretyship is contracted to another Families hurt or hazzard ; the case passes from *persons to families*, especially

cially where for the *Families sake* the Payment is denied; and the children of the other Family to many Generations, will by their complaints through indigence stir up a righteous Judge to avenge their injury: What you thus *keep back by fraud*, crieth, and the cries of the oppressed *will enter into the ears of the Lord of Sabaoth*; James 5. 4. A curse will be entailed by God, that will hold stronger than mans entails; that will more surely destroy Families, than these will preserve: See at large the curse of those that *requite evil for good* a cheating trick for helping at a need) and *shewing no mercy*, Psal. 109. from 5. to 17. I know this will seem harsh Doctrine to some Heirs, who have gotten the possession of their Revenues; and many *excuses* they will make for the holding fast what they have gotten into their hands.

Oh says one, I am my *Grandfathers heir*, and not my Fathers: But how come the Title to you from your Grandfather, but through the loins of your Father?

Yea, but men *need not have trusted* my Father, seeing the Estate was entailed, which they might well think, tho they never saw it. It may be so; and if any knowing it, would chuse to run the risque, they may blame themselves; And yet there might be covert enough to conceal a fraud: Did the Creditor

tor for 100. *l.* know how many Hundreds or Thousands, your Father owed to other men? If not, he might innocently think, that so considerable a Revenue might easily pay so small a debt as this, and charitably think too, that your Aucestor would honestly do it, and not leave it unsatisfied, till by death the entail should become of force: Perhaps he little thought, that your Fathers taking the Bench, should make him drop between the stools. No, no, until there be a publick Registry. of all Debts, Mortgages and Entails, (a thing to be wished for, rather than hoped) this plea will not in Conscience satisfy the case.

O but (says another) if I should satisfy all my Fathers Creditors, I should have nothing left for my self: So said the *Fay*, if every Bird claim his Feather; I shall be left naked: Be it so; and then your case is as other poor mens Children are; lower your top-sail, and apply your self (as they do) to industry for a livelihood.

But I am *higher bred*. I pray consider at whose charges?

'Twas not (it seems) your Fathers money, but other mens in his hand, that thus set you forth.

But (yet again) why should I suffer for my Fathers folly?

By as much Reason as you should flourish by your Grandfather, or great-Grandfathers Wisdom: And by much better reason, than that the Creditors Children should suffer for indiscretions or prodigalities of those who to them are nothing of kin.

Come, come ; do not overwean ; all other Families were not made to support yours ; they have as direct a line, and as large a Pedigree to *Adam* and *Noah* as yours : blow off the froth of airy titles ; and then if there be no liquor in the bottom, none you can have ; possession is no point of Law in the Court of Conscience : And therefore, as ere you hope to have Gods blessing upon your Person, Estate and Posterity ; or as you think this blessing any thing worth the having , be just : Consider *all circumstances of equity* ; And to your utmost give all men due satisfaction.

Families (you see before) as well as persons (and the same may be said of *Cities* or other *publick fisques*) may be the subjects of sin, and the objects of the curse : and indeed as to all, that rule holds, *Non tollitur peccatum, nisi restituatur oblatum*. No true repentance or pardon, without restitution : And therefore,

3. *Corporations* are herein also concerned.

Some

Some, perhaps, may doubt, how *bodies politick*, that (properly, and as such) have no souls, can be subjects of sin, and objects of punishment: But let such consider, That tho the *polity* has no soul or conscience, yet the persons that manage it, have, and in them may be sin; so have the persons that are concerned in its welfare and to them may be punishment.

As for such bodies, I am fully of the mind of a Reverend Divine of this Church, in a Sermon upon 1 Thel. 14. 6. *That no man go beyond, or defraud his brother in any matter, because that the Lord is the avenger of all such,* (preached before the Magistracy of our great City, and after printed). That all unrighteousness of *bodies politick* will be accounted for in *this world*; for that in the other world, there will be none such to be judged: So that the injustice of Magistrates in their publick administrations to which the people are supposed to concur, does not only contract *personal guilt*, but also a guilt and punishment upon the community: Thus all *Isuael* suffered for *Sauls* destroying the *Gibeonites*, which ('tis said) *he sought in his zeal to the children of Israel and Judah*, 2 Sam. 21. 2. besides what account *Saul* gave of it in his particular judgment: And 'tis observable, this affliction was in *Dauids* days,

days, after that *Saul* was dead: Whence we may learn, that the iniquity stuck to them for *whose* sake it was done: And that sooner or later, be sure judgment will awake, where sin is unrepented of, and unpardoned: Especially may this be expected when the cries of mournful Widows, Orphans, and other distressed persons, who want what is unjustly taken or detained from them, shall ascend and sound loud in the ears of the Almighty: And then *shall not the judg of all the earth do right?* The Holy Spirit directs *Solomon* to tell us, that he will, Eccles. 3. 16, 17. *I saw under the Sun, the place of judgment, that wickedness was there, and the place of righteousness that iniquity was there: I said in heart, God shall judg the righteous and the wicked; and there is a time there for every purpose, and for every work. There, even under the Sun, where the wickedness is committed; a time, as well as an eternity, wherein God will glorifie his Justice: I could give many other Instances of this nature, but let this suffice for the present.*

And thus much for those that are *in debt*, or stand obliged in Conscience to make satisfaction: Let them do it forthwith to the utmost, and willingly *owe nothing to any man.*

2. To those that are out of debt, this

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Scrip.

Scripture and the Explication thereof speaks aloud to warn them, that by all honest means, and what in them lies, they endeavour to keep themselves still free thereof: If indeed God by his Holy and Wise Providence brings you low, and that without any manifest fault or folly of your own; all men are bound to pity and assist you; as if a man be dropt overboard, the next man must heave out a halter, and every hand must help to draw him in; and in reference to God, you your self should humbly submit, couch under the burden, and with Holy *Job*, bless his Holy name.

But if it falls within the verge of humane prudence to prevent; set to your utmost endeavours; 'tis your duty and wisdom so to do.

And this I conceive (in an ordinary way) may be done (after humble supplications to the Almighty for pardon and peace, in and through Christ Jesus) by a serious endeavour to mortifie some particular unruly lusts which commonly do impoverish and embroil; and then to practice their contrary Graces: Such special lusts are *sodomitical sins, excessive Covetousness, and vain Confidence.*

1. The *Sodomitical* sins, are pride, Idleness, and

and fulness of bread; which will of themselves destroy us, tho God withhold his fire from Heaven, or any immediate severity towards us.

I. *Pride* is a Prodigal and spending lust; it many ways shews it self, as in Houses, Habits, Entertainments, Retinues, costly Houses, and Coaches, &c. above ones state or condition: Also in expensive Recreations, high wagering and gaming, keeping high company, who are much above our quality: Thus the Toad swells before the Oxe till he burst: Also the proud Prodigal in his humour is monstrous large and profuse in his gifts, that he may seem bountiful as well as able, without any respect to reason; and this not to any fit objects of charity; but commonly, and especially to idle Parasites, and Hangbys, that blow up his empty swelling self-conceit.

Now to maintain this impertinence and folly, they find themselves often obliged to keep up their port and state by borrowing, mortgaging, and sometimes intangling others by suretyship, until the debts at long run, do (like a heavy load) at last fall upon them, and quite break their backs: But even then their pride and vanity cannot leave them; for such a one still retaining the bragging humour when there is nothing

else left to work on, will boast even in a Goal what he has formerly been, what the worship of his Family, what his worthy Ancestors, before they left their Estates to be spent by a fool.

Thus acts the proud, foppish, and self-un-doing Prodigal.

Whereas on the contrary, the *humble Christian*, prudently considers his own circumstances, lives within his compass; sets up no more sail than his hull will safely bear; regards not the contumely of those impertinents, who account him covetous on no other ground, than that he likes not, nor imitates their extravagance. He indeed expends and gives only upon just occasions, and that in due measure; yet he thereby does a great deal of real good while he lives, and commonly at death leaves his Estate rather improved, than impaired.

2. *Idleness* neither gets any thing, nor saves what is gotten to his hand: *Through idleness of the hand, the house droppeth through*, Eccles. 10. 18. And *he becometh poor that dealeth with a slack hand*, Prov. 10. 4. Idleness begets penury, and that soon begets debt: It would of it self eat out an Estate, if it did not (as it commonly does) *expose men* to a multitude of temptations and lusts which are expensive: This ruinous idleness
shews

shews it self divers ways; as, either in a *lazy temper* of the mind, loath to consider or take any care; whether in Youth to get skill in an honest useful and profitable calling or after, to keep good accounts, to contrive and look after business; or else in an *impertinent business*; a *vain wandring of the desire*, Eccies. 6. 9. Like those *idle wanderers from house to house*, and not only idle, but *tatlers also*, and *busy-bodies*, 1 Tim. 5. 13. Such are very active, and make much ado in doing nothing, because nothing to their purpose or concern; such skipping Grass-hoppers will be in want, when the industrious Bee is provided for.

Or lastly, in a *lumpish self-pleasing* temper when one would rather let all fly, than trouble himself about any business.

Add the connection of this to *pride*, which is often a cause of idleness, and inclines too many to think it scorn for him that has any thing, to do any thing.

But be you (my Friends) as conscientious Christians (after the chief things that concern Gods Glory, and your own salvation) honestly industrious in your stations and callings, to *provide things honest in the sight of all men*.

While you are young, fit your selves for business; and when you are Elder, do it to effect.

effect. Go thorow-stitch with your work, and the diligent hand, by the ordinary Providence of God, will make you rich, at least to such a competence as shall free you from such incumbring care and trouble, as debt and penury do involve men in; keep your shops, and your shops shall keep you; yea, thus you shall rather *have to give* to those that want, than borrow of, and be troublesome, or burthensome to those that have.

3. Fulness of bread, Gluttony, Drunkenness, Carnality, Lechery, and such like fulsome lusts, are very wastful to Estates. These bring to poverty and want; as harlotry, for Instance; *By means of a whorish woman a man is brought to a piece of bread*, Prov. 6. 26. So sensual appetite, with vain and expensive pleasure; *he that loveth pleasure shall be a poor man; and he that loveth wine and oil, shall not be rich*, Prov. 21. 17. To live high, and indulge appetite, will bring men low; and what then? To beg they may think is below them, or perhaps they may fear 'twill be to little purpose; they may think likely, they shall rather be upbraided than relieved: *borrowing* comes next, and if that will not do, then to stealing, and so to hanging: You see the place where borrowing naturally stands, even between begging and stealing, and near neighbour to
the

the Gallows: Flee therefore from all fleshly lusts; abstain from tipling and idle company-keeping, which wasts both time and money, and ruins many a trading man that is in a hopeful way; be always and certain in the way, that business, and the profits that attends it, may know where to find you: Inure your selves to temperance and sobriety with redemption of time; so (besides keeping a good conscience) you may save many a shilling, that others impertinently spend, and yet want no comfort of this life, that is honestly good for you.

The profit of money saved, may be guessed by the Table of Interest, which I will suppose is less than may be made thereby, or prudent trading men would never give it.

Now 1 *l.* in 30 Years, by compound Interest at 6 *p.cent.* comes to above 79 *l.* 10 *s.* Suppose therefore at the Age of 20 Years, thou hast spent 20 *s.* at some Game, idle caress, or needless entertainment; and at the Age of 50 for an occasion thou wantest 50 *l.* for which thou must go about sorrowing and borrowing, to see how and where thou mayest get it. How much better now had it been, that thou hadst saved the 1 *l.* riotously spent, and improved it as thou mightst have done? For then thou would now have

had the 30 *l.* for thy need (without borrowing) and near 30 *l.* of ready cash left in thy Pocket, and so in Proportion 1 *s.* gives near 4 *l.* and 1 *d.* gives 6 *s.* 7 *d.*

I have instanced in this computation, to shew how many do foolishly waste in their Youth, what might do them good service, and save them much trouble in their age: But if men must once in their life be profuse, they were better defer it till their age, and then (if they have no more wit) yet their damage will be less: And thus much for the Sodomitical expensive sins. Add to them,

2. *Covetousness*, which does (as in the Fable) often crave much, and lose all: Some designing to get an Estate to themselves by a great trade, have run in debt beyond their stock, and as far as their credit would stretch: But then some Providence crossing them, they have failed themselves, and ruined many others with them; or as a wag expressed it in his news from the Exchange, This Week the Merchants are like nine pins, one is struck, and he tumbles down 5 or 6 more: This mostly happens when deceitfully mens weakness is concealed from those that give them credit: Whereas if indeed mens Estates were truly known, and others will please to trust them on the account

count of presumed honesty and industry, and not on a mistaken conceit of their ability; such Creditors run their own risque, and cannot blame the debtor, if things (without his default) answer not their expectation; here they are as party-adventurers; whereby they may help up honest young Beginners, and conveniently advantage themselves by the others care and labour: If thus men trade upon other mens stocks, much good may be done to the debtors, and no harm is in appearance to ensue, but what the Creditors are prepared for.

Others there be (as I am told, for I am no Trader) that tho they depend not much on others stocks, yet they over-trade their own; that so venture their all, as to reap little profit, even by considerable returns; freight and custom must be presently paid, and they are out of Cash; then are they forced to borrow of Bankers at unreasonable rates; and suddenly sell their goods at under-rates to make them satisfaction: Besides, these high Traders, are often forced (as 'tis said) to draw moneys, when the Exchange is to their loss: But I shall meddle no farther in these things which I do not well understand. Only thus far I do, that it is best to deal within compass; safer to *under-trade*, than *over*, that you be never
put

put to distress. Crave not greater matters than in an ordinary way may be easily attained; make not more hast than good speed to be rich; and be content with moderate gains, according to that clear portion which God has given you.

And if you make conscience of running any man into hazzards for your advantage, your small profits will be more comfortable to you, than greater, with so much perplexing care, as usually does accompany men over-reaching themselves, and the unjust endangering of other mens Estates.

3. This of covetousness is usually followed with a *vain confidence*, and projects: I knew one of 600 *per annum*, not given to any known vice; yet spent his all, in this way, so as he left not enough to bury him after a mean fashion, to pay for Grave-Clothes, and 10 s. for 6 Foot of Earth, wherein to lay his Corps.

How many fine fancies have such men, and how strong are their conceits, that all shall succeed as they would have it, to their great imaginary advantage; when alas, all their Fabrick (like the childrens Towers of Cards) is soon puffed down by an unexpected Providence, and then they may see their vanity, which before they would not think of. Therefore let me advise you to
take

take heed of building Castles in the Air ; presuming on any success, but what in a sober and religious dependance on Gods Providence, you may with good reason expect. Always make *experiments in little*, and never adventure farther in any thing , than if disappointed, you may in likelihood safely retreat.

Thus you may live comfortably , and freely, without the aforementioned disgraceful troubles ; *parvo vivitur bene*, a little will serve turn to live well, if men will be so wise as to cut their suit according to their cloth.

And thus much of *owing nothing to any man*. It follows, *But to love one another* ; this is a mutual and metaphorical debt, which is of a far more comfortable and creditable nature.

There are other Metaphorical debts of which we read in Scripture ; some of these we shall briefly mention, as tending to explain this debt of love. One is of *Gods being indebted to men*, upon a certain supposition, *to him that worketh is the reward, not reckoned of graae, but of debt*, Rom. 4. 4. But this condition is never fulfilled, no works of man can oblige God, or make him any thing a debtor to us ; so that we are always his debtors, but he is never ours.

Another

Another Metaphorical Debt is that which is claimed by corrupt nature, which yet is not due, and must not be paid; tyrannical lusts exact severely, and hold many persons in great slavery to them; but we are informed of our liberty in this respect, *We are debtors not to the flesh, to live after the flesh*, Rom. 8. 12. Also in respect of another such like debt; namely, to *ceremonious observances*: Every man that is circumcised is a debtor to do the whole law, Gal. 5. 3. But from this Jesus Christ, our great Surety and Lawgiver hath made us free. We read also of a debt of obligation by oath; *Whosoever shall swear by the Gold of the Temple, he is a debtor*, Matth. 23. 16. Oaths, if they are regularly sworn by one that is more sacred than the Gold, even by the God of the Temple, must be acknowledged a debt to be conscientiously discharged: The obligation also lies firm in a debt of gratitude, which we must readily and cheerfully answer as we can get opportunity. *It pleased them of Macedonia — to make contribution to the poor Saints at Jerusalem; it pleased them verily, and their debtors they are*, Rom. 15. 26, 27. The Gentiles were Debtors to the Jews for their Spirituals, and they were well pleased to express their gratitude, by imparting of their temporals: From all these Metaphoricals, you may see the import

port of the Phrase is a necessity of performance ; debt must be paid: So it is in the foregoing proper debt ; and so it is in this figurative one that follows, the *mutual debt of love*, which the Apostle recommends to us instead of that other before at large handled.

Only the *Obligation* in this latter rendes it like the former : But in all other things it is extreemly different.

When a certain Roman Knight died much in debt, and his goods were after exposed to sale, *Cæsar Augustus* (saith *Macrobius*) sends to buy his pillow ; for said he, it must have some extraordinary vertue in it, that a man so much in debt could ever sleep thereon : Anxious cares drive away sleep, and proper debt begets those anxieties ; but the debt of love is quite of another nature ; that will never break sleep, or cast reproach upon us, that may well consist with good husbandry, comfort and repute : It has some strange properties to be considered, as the more we acknowledg of this debt, the more we shall find owing to us ; and therefore it has in it self a counterballance. The paying hereof does nothing diminish our ability ; but it is like that loan, 1 *Sam.* 2. 20. *Samuel*, who was asked of God, was received from him, returned to him, and yet still enjoyed by his Parents ; so is this love, which
tho

tho it passes reciprocally from one to another, yet there is no love lost : Yea, which is yet more, the payment hereof does nothing diminish the debt, for we still owe as much as we have paid : And this not only (as other debts) amongst mortals here below : But in the Heavenly Habitations, the Blessed Saints and Angels are ever loving, and ever owing love unto Eternity.

*Love is a charge that never is defraid,
'Tis ever paying, and yet never paid.*

FINIS.

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